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Art Unit 3693

Attn: Mail Stop RCE

Re: U.S. Utility Patent Application
Application No. 10/749,697; Filed: December 31, 2003
For: **System for Reducing Information Required to Open a New Account**
Inventors: KHANDROS *et al.*
Our Ref: 2348.0080000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Online Credit Card Payment Authorization in the amount of \$810.00 to cover: \$810.00 RCE Filing Fee;
2. Request for Continued Examination (RCE) Transmittal; and
3. Submission Under 37 C.F.R. § 1.114 and Preliminary Amendment Under 37 C.F.R. § 1.115.

The above-listed documents are filed electronically through EFS-Web.

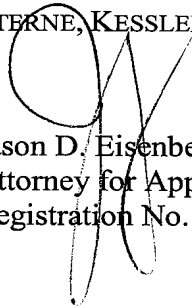
In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
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Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



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JDE/RWM/jk
Enclosures

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